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be established by legislative enactment for the purpose of continuing the investigation made by the Commission of 1910.

M. H. ROBINSON.

*University of Illinois.*

*Social Insurance: A Program of Social Reform.* By HENRY ROGERS SEAGER. (New York: The Macmillan Company. 1910. Pp. 175. \$1.00.)

This book contains six lectures, being the Kennedy lectures for 1910, delivered by the author before the School of Philanthropy of New York City. The lecturer discusses from the standpoint of the common welfare, existing conditions and the proposed reforms in the field of industrial accidents, unemployment, old age, illness and premature death. In his treatment of these complex questions of social policy, Professor Seager shows wide knowledge of existing conditions and is never misled by the cry for temporary relief at the expense of future well-being. In his program for future reforms he is not, like so many writers, frightened by the cry expensive, un-American, socialistic. If old age pensions are good for the Belgians, the Danes and the Germans, he argues, it is quite probable that such institutions will be found desirable in the United States. Such plans of social reform are, however, dependent for their successful operation upon the attitude of the government as well as of the citizens, and consequently even if these movements are all good in themselves, they must wait for the proper political and social development. Professor Seager gives more attention to the social needs and probable social effects of the various institutions which he discusses, rather than a detailed account of their structure.

M. H. ROBINSON.

*Les Sociétés de Secours Mutuels et l'Organisation des Retraites pour la Vieillesse en France et en Belgique.* By PAUL CLERC. (Paris: A. Rousseau. Pp. iv, 222.)

The object of the author is to show that the Belgian system of old age pensions, adopted in 1900, is preferable from practically every point of view to the German system of compulsory insurance enacted eleven years earlier. With this purpose in view, M. Clerc devotes considerably over half his space to a description of the mutual societies and other institutions, including the insurance plan of 1900, that have been developed in Belgium

for the purpose of providing against accidents, sickness, unemployment and old age. The mutual societies which have attained great importance in Belgium were first recognized by law in 1851. There were then two hundred of these societies with seventy thousand members. As a result of state encouragement, adopted about thirty years ago, these societies began to grow rapidly until in 1905 there were over seven thousand united into eighty-four federations. The French plan, on the other hand, entirely ignores the mutual societies already in existence in France, and M. Clerc argues that the plan adopted by the Chamber of Deputies in 1906 will have the effect not only of interfering with their further development, but also that the Belgian system is decidedly superior to the proposed French plan, first because less expensive, second because less bureaucratic, and third because less destructive of the spirit of individual liberty so pronounced in mutual societies. While written with the definite purpose of affecting the French legislation on the subject, the author is fair in his statements and gives a most excellent critical description of the Belgian institutions providing for various kinds of insurance for the working classes.

M. H. R.

#### NEW BOOKS

SCHOOLING, W. *Practical advice about life insurance*. Reprinted from the Daily Telegraph. (London: Constable. Pp. xiv, 182. 2s. 6d.)

PILOTY, R. *Der Versicherungszwang in der deutschen Arbeiterversicherung und die thesen des Dr. Zacher*. (Stuttgart: F. Enke. 1910. Pp. 32. 1.20 m.)

VIVIANI, R. *Les retraites ouvrières et paysannes*. Encyclopédie internationale d'assistance, prévoyance, hygiène et démographie. (Paris: Giard. 1910. 5.50 fr.)

Contains the parliamentary addresses of the French Minister of Labor in support of the old age insurance law of 1910.

### Socialism, and Co-operative Enterprises

*Twentieth Century Socialism. What It Is Not; What It Is; How It May Come*. By EDMUND KELLY. (New York: Longmans, Green and Company. 1910. Pp. xv, 446.)

Socialists are generally agreed as to the essential elements of socialism which it is possible so to state as to receive the assent of substantially all socialists of standing in all countries. They